CLAIMS

1.   A portable terminal, comprising:

(a)   a keypad containing between 10 and 15 keys;

(b)   a card reader;

(c)   a wireless modem;

(d)   a display; and

(e)   logic means for

(i)   accepting data from the card reader and the keypad; and

(ii)   transmitting said data to a base station, using said wireless modem.

2.   Terminal according to claim 1, in which the logic means further comprises means for:

(iii)   issuing messages on said display which instruct the user to

(A)   present a card to the card reader and

(B)   enter a monetary amount using the keypad.

3.   Terminal according to claim 1, and further comprising:

(f)   means for transmitting a code which identifies said terminal.

4.   Terminal according to claim 2, and further comprising:

(f)   means for detecting when a remote verification service signals acceptance of said monetary amount as a charge against an account, and

(g)   means for illuminating a light which is visible for at least 20 feet, in response to said acceptance.

5.   A system, located within a building, comprising:

(a)   multiple base stations, each linkable to a respective dedicated telephone channel;

(b)   multiple terminals, each comprising

(i)   modem means for wireless communication with a base station;

(ii)   a card reader;

(iii)   a keypad containing between about 10 and 15 keys;

(iv)   a display;

(v)   logic means, coupled to the modem means, card reader, keypad, and display, for

(A)   issuing a message on the display requesting a user to present a card to the card reader;

(B)   issuing a message on the display requesting the user to enter a monetary amount via the keypad; and

(C)   transmitting data read from the card and the monetary amount to a remote agency, via the modem means.

6.   In a portable terminal which reads data from a credit card, transmits said data in a wireless manner to a remote station, and which contains a display, the improvement comprising:

(a)   means for loading a monetary amount into the terminal, and displaying said monetary amount to a customer;

(b)   means for preventing said customer for reducing said monetary amount; and

(c)   means for responding to input from the customer, and, in response, transmitting said data and said monetary amount to the remote station.

7.   Terminal according to claim 6, and further comprising:

(d)   means for allowing said customer to add a second monetary amount to said monetary amount.

8.   A method of transmitting data to a system which maintains accounts of credit transaction, comprising the following steps:

(a)   presenting a wireless terminal to a customer, which

(i)   issues a message requesting presentation of a credit card;

(ii)   reads card data from a credit card, when presented;

(iii)   issues a message requesting entry of a monetary amount;

(iv)   accepts said monetary amount from a keypad; and

(v)   transmits said monetary amount and said card data to said system.

9.   A credit card verification device,
comprising:

(a)   means for instructing a person, unfamiliar
with said device, how to successfully

(i)   enter a credit card number into the
device and

(ii)   enter a monetary amount into the
device;

(b)   means for transmitting said number and said
amount, in a wireless manner, to a verification service; and

(c)   means for indicating to said customer whether
said verification service accepts said amount.

10.   In a portable, wireless credit card
verification device, the improvement comprising:

(a)   means for enabling a person who is unfamiliar
with the device to execute a credit card transaction.